

**Information to identify the case:**

Debtor 1 **Billie Powers**  
\_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1900**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Eastern District of Michigan**Case number: **19-46340-mar****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Billie Powers

8/6/19**By the court:** /s/ Mark A. Randon  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Billie Powers  
Debtor

Case No. 19-46340-mar  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-2

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Aug 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2019.

db  
25919953 +Billie Powers, 1274 Galloway Circle, Pontiac, MI 48340-2182  
25919957 +Asset Acceptance LLC, 320 E Big Beaver, Suite 300, Troy, MI 48083-1271  
25919960 Elizabeth Smith, Esq., PO Box 2044, Warren, MI 48090-2044  
25919962 +Mid-Michigan Credit Bureau, PO Box 130, Saint Johns, MI 48879-0130  
25919962 Orchard Lake Footcare, 3206 Orchard Rd, Orchard Lake, MI 48324  
25919964 +Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

25919954 +EDI: CAPITALONE.COM Aug 07 2019 04:23:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
25919955 +E-mail/Text: bankruptcy\_notices@cmsenergy.com Aug 07 2019 00:38:11 Consumers Energy,  
PO Box 740309, Cincinnati, OH 45274-0309  
25919956 +EDI: DTEE.COM Aug 07 2019 04:23:00 DTE Energy, 1 Energy PLZ #WCB2106,  
Detroit, MI 48226-1221  
25919958 E-mail/Text: bankruptcy@genisyscu.org Aug 07 2019 00:39:05 Genisys Credit Union,  
50 W Big Beaver, Troy, MI 48084-5202  
25919959 +EDI: IIC9.COM Aug 07 2019 04:23:00 IC Systems Inc., PO Box 64378,  
Saint Paul, MN 55164-0378  
25919961 +EDI: MID8.COM Aug 07 2019 04:23:00 Midland Funding LLC, 2365 Northside Drive, Ste. 300,  
San Diego, CA 92108-2709  
25919963 EDI: PRA.COM Aug 07 2019 04:23:00 Portfolio Recovery, 120 Corporate Blvd,  
Norfolk, VA 23502  
25923175 +EDI: PRA.COM Aug 07 2019 04:23:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
25919965 +EDI: VERIZONCOMB.COM Aug 07 2019 04:23:00 Verizon Wireless, PO Box 26055,  
Minneapolis, MN 55426-0055

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2019 at the address(es) listed below:

Stuart A. Gold trustee@glmpc.com, MI33@ecfcbis.com  
Thomas Hensel, Jr. on behalf of Debtor Billie Powers tom@hensellawoffice.com,  
R48811@notify.bestcase.com

TOTAL: 2